



Arizona Early Intervention Program

AzEIP Technical Assistance Bulletin # 3

“Using Private Health Insurance for Payment of AzEIP Services”

Introduction:

Part C of the Individuals with Disabilities Education Act (I.D.E.A.) requires States to use federal funds as the payor of last resort after using funds from all other public or private sources. (34 CFR 303.527)

The regulations also require that services are provided at no cost to families, unless the State has a System of Payments. Please refer to the attached excerpt from Arizona's Application for Federal Funds related to the System of Payments policy in Arizona.

Background:

When private insurance is accessed for payment of AzEIP services, there often is a cost to the family, either directly through a required co-payment or deductible amount, or indirectly through possible exhaustion of benefits under the policy.

Therefore, before AzEIP agencies and programs can access private insurance as a funding source, a parent must be fully informed of these potential costs to them and provide consent prior to an agency or program attempting to access their private insurance.

Documentation:

Service Coordinators may use the enclosed form to document a parent's informed consent before their private health insurance is accessed for payment of AzEIP services. Agencies and programs should copy this form to their own letterhead and add service coordinator's contact information. The form should be kept in the child's file. This form is only used for AzEIP only and ADHS eligible children, not DDD or DDD/ALTCS eligible children.

Using Health Insurance for Payment of AzEIP Services*

Arizona Early Intervention Program (AzEIP) services are provided through a variety of public and private funding sources. By federal law, all resources for payment are explored prior to the use of early intervention funds. This includes private health insurance. Some of the services on your Individualized Family Service Plan (IFSP) may be covered by your health insurance for which you are paying a monthly premium.

If you have health insurance, you may choose to use this source to help pay for covered services. You will not be denied services if you do not give permission for your insurance to be billed.

You may ask, why should I allow my insurance to be billed? Public funding is limited. Use of your health insurance will help AzEIP stretch its resources further. In addition, if your health insurance deductible has not yet been met, the provision of AzEIP services will be applied to your deductible and will assist you in meeting it for the year.

You may decline permission to bill your insurance carrier if it would result in any of the following:

- 1) a decrease in available life-time cap or any other benefit under the policy,
- 2) an increase in premiums or discontinuance of the policy, or
- 3) out-of-pocket expenses such as the payment of a deductible amount incurred in the filing of a claim.

If you give permission for your private insurance to be billed and the insurance covers these services, AzEIP funds may be used to cover your co-payment for the AzEIP covered services that have been identified on your IFSP.

- If you have any questions about using your health insurance, contact your insurance company.

***Please Note: This does not apply for DDD or DDD/ALTCS eligible children.**

Consent:

☐ I give permission for my health insurance to be used to help pay for AzEIP services that are covered under our family's health insurance plan. I understand that if I change my decision in the future, this decision will not affect my family's AzEIP services.

☐ I do not give permission for my health insurance to be used to help pay for AzEIP services. This decision will not affect my family's AzEIP services.

Child's Name: _____

Parent Name: _____

Parent Signature: _____

Date: _____

Name of Insurance Company: _____

Policy Holder's Name(s): _____

Policy Number: _____

Insurance Company Address and Phone Number: _____

